GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:972
ANSWERED ON:29.04.2016
Health Insurance for CGHS Pensioners
Mohan Shri P. C.

Will the Minister of FINANCE be pleased to state:

(a) whether the Government has any proposal to launch a new scheme of health insurance to Central Government Employees and pensioners;

(b) if so, the details thereof and the benefits likely to be available to the pensioners; and

(c) the time by which the new scheme is likely to be launched in this regard?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(a) to (c): Ministry of Health and Family Welfare has informed that an insurance scheme for the Central Government Employees and Pensioners is under their consideration.

The salient features of Central Government Employees and Pensioners Health Insurance Scheme (CGEPHIS) and the main features proposed are as under:

i. Optional for serving and retired Central govt. Employees including future retirees.
ii. Compulsory for new recruits.
iii. Covers all the members of family as per CGHS norms.
iv. Sum insured Rs. 5 lakh per year on a family floater basis.
v. All pre-existing diseases covered from the day one.
vi. Pre and post hospitalization benefits available.
vii. Maternity benefit upto two living children.
viii. Payment of fixed medical allowance (FMA) for meeting OPD needs.
ix. Cashless treatment facility.
x. Govt. to subsidize the payment of premium
xi. Scheme to be implemented on pan India basis.

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